July O'

ı,D

Ċ

14

:E

FLILE

CLAIMS

What is claimed is:

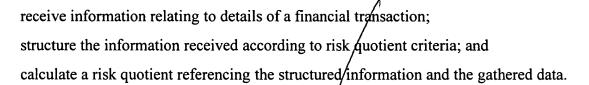
- 1. A computer-implemented method for managing risk related to a financial transaction, the method comprising:
 gathering data related to risk variables for a financial transaction;
 receiving information relating to details of a financial transaction;
 structuring the information received according to risk quotient criteria; and calculating a risk quotient referencing the structured information and the gathered data.
- 2. The method of claim 1 additionally comprising the step of generating a suggested action responsive to the risk quotient.
- 3. The method of claim 2 additionally comprising the steps of: storing the information received, the risk quotient and the suggested action; and generating a diligence report referencing the stored information.
- 4. The method of claim 3 wherein the diligence report comprises the information received relating to details of the financial transaction and actions taken responsive to the risk quotient.
- 5. The method of claim 2 wherein the suggested action is additionally responsive to the information received.
- 6. The method of claim 2 wherein the suggested actions are directed towards reducing risk related to a financial transaction with international exposure.
- 7. The method of claim 2 wherein the suggested action comprises refusing to perform a transaction.
- 8. The method of claim 2 wherein the suggested action comprises blocking acceptance of an account.
- 9. The method of claim 2 wherein the suggested action comprises notifying an authority.
- 10. The method of claim 1 wherein the information received comprises the identity of a high risk entity and the high risk entity's relationship to an account holder.
- 11. The method of claim 1 wherein the information received comprises the identity of a secrecy jurisdiction.

NYB 1224043.2

- 12. The method of claim 1 wherein the information received is gathered electronically.
- 13. The method of claim 1 additionally comprising the step of aggregating risk quotients relating to a financial institution to assess a level of identified risk to which the financial institution is exposed.
- 14. The method of claim 1 additionally comprising the step of calculating an average risk quotient associated with a transaction.
- 15. The method of claim 1 wherein the financial transaction comprises opening a financial account.
- 16. A computerized system for managing risk associated with a financial account, the system comprising:

 a computer server accessible with a network access device via a communications network; and
 executable software stored on the server and executable on demand, the software operative with the server to cause the system to:
 gather data related to risk variables for a financial transaction receive information relating to details of a financial transaction; structure the information received according to risk quotient criteria; and calculate a risk quotient referencing the structured information and the gathered data.
- 17. The computerized system of claim 16 wherein the information is received via an electronic feed.
- 18. The computerized system of claim 16 wherein the information received is generated by a government agency.
- 19. The computerized system of claim 16 wherein the network access device is a personal computer.
- 20. The computerized system of claim 16 wherein the network access device is a wireless handheld device.
- 21. Computer executable program code residing on a computer-readable medium, the program code comprising instructions for causing the computer to:

 gather data related to risk variables for a financial transaction



- A computer data signal embodied in a digital data stream comprising data relating to risk management, wherein the computer data signal is generated by a method comprising the steps of:

 gathering data related to risk variables for a financial transaction;
 - receiving information relating to details of a financial transaction; structuring the information received according to risk quotient criteria; and calculating a risk quotient referencing the structured information and the gathered data.
- 23. A method of interacting with a network access device so as to manage risk relating to a financial transaction, the method comprising the steps of: initiating interaction with a risk management server via a communications network; inputting information relating to details of a financial transaction via a graphical user interface; and and receiving a risk quotient indicative of a level of risk associated with the transaction.
- 24. The method of claim 23 wherein the risk quotient is a numerical value.
- 25. The method of claim 28 additionally comprising the step of receiving a description of suggested action that can be taken to mitigate a level of risk associated with the transaction.

0951/